

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

IN RE:

DENNIS CLIFFORD BRUCE,

Debtor(s).

CHAPTER 7  
CASE NO. 24-00179

OBJECTION TO EXEMPTIONS

COMES NOW Trustee, Larry S. Eide, and objects to the exemptions claimed by the Debtor(s) in and to the following property:

1. Collins Community Credit Union IRA (acct 6121) for the reason that the IRA was created by a contribution for the 2023 tax year, and the Debtor's income for 2023 was too large to permit any deductible IRA contribution. Iowa Code §627.6(8)(f)(1)(d) only provides an exemption for "deductible" IRA contributions.

2. Potential 2023 Income tax refund. The Debtor has claimed an "Unknown" amount of Potential 2023 income tax return exempt. The Trustee objects to any claimed refund in excess of that allowed under Iowa law.

3. The Trustee reserves the right to assert other grounds for this Objection either by amendment or at hearing.

/s/ Larry S. Eide  
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Larry S. Eide, Trustee (AT0002317)  
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CERTIFICATE OF SERVICE

The undersigned certifies that on May 17, 2024, a copy of this document was filed with the Clerk of Court for the United States Bankruptcy Court for the Northern District of Iowa using the CM/ECF system, and served electronically on those participants that receive service through the CM/ECF system, and further the following parties were served by mailing a copy of this document by United States mail, first class, postage prepaid, addressed as follows:

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/s/ Larry S. Eide  
Larry S. Eide (AT0002317)